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therefore, the exclusions in the Government term insurance policies do not apply.

From the foregoing it appears that insofar as the Government term insurance policies are concerned no problem arises from using nonscheduled aircraft for official trips. Private commercial policies may or may not be affected, and there is no realistic way of analyzing this side of the problem. As a matter of law, if a commercial policy failed to cover an employee who was killed while on official travel in a nonscheduled aircraft, no cause of action against the Government would arise. In this connection, the use of nonscheduled aircraft was included in a formal study conducted some years ago to establish an Organization policy concerning potential hazards which might be met in the course of performing assignments. The conclusion then reached was that we would not adopt a plan of hazardous pay in order to provide for situations involving risk. It was decided that the best insurance program that could be devised would be made available to employees so that they could elect the coverage they would want for situations facing them.

No legal objection is perceived to requiring personnel to use aircraft owned by or operated under contract with the Organization in preference to commercial flights. The Defense Establishment has long had a regulation requiring employees if they traveled by air to use military aircraft rather than commercial, and these regulations were in effect before most insurance companies accepted military air transport flights as equivalent to scheduled airlines.

Aside from insurance as such, the Government provides very valuable benefits in its compensation statute in the event of death in line of duty, which would cover death incident to official travel. For example, an employee with a wife and two minor children is covered under this statute in an amount equivalent to commercial life insurance policies between \$100,000 and \$150,000 face amount. The premium payable on \$150,000 of insurance, if taken out at age 20, would be about \$3,000

per year. If taken out at age 40, the premium would be approximately \$5,000 per year.

The study noted that proposals for the Organization to buy flight insurance for employees who are required to travel on non-scheduled aircraft would amount to providing additional compensation for services and in effect, therefore, would be a form of hazardous pay which was disapproved in principle by the Organization after much study in the past. Finally, it was observed that despite efforts heretofore made, our personnel still are not sufficiently aware of their responsibility to provide appropriate coverage for themselves and their families under available insurance programs nor sufficiently aware of the value of Government compensation benefits and the circumstances under which they apply.

LIABILITY INSURANCE REQUIRED IN FRANCE

Persons shipping privately owned automobiles to France or planning to drive into that country now must have and be able to show possession of third-party liability insurance. French law requires motor bicycle and scooter operator-owners to be covered in the same way.

Necessary for proof of the insurance is either (1) an international insurance (green) card or (2) other documentary evidence showing that the vehicle operator is insured by an authorized French company at the rate of 50 million francs, about \$102,000, per accident. The French insurance can be obtained while picking up the vehicle at the port.

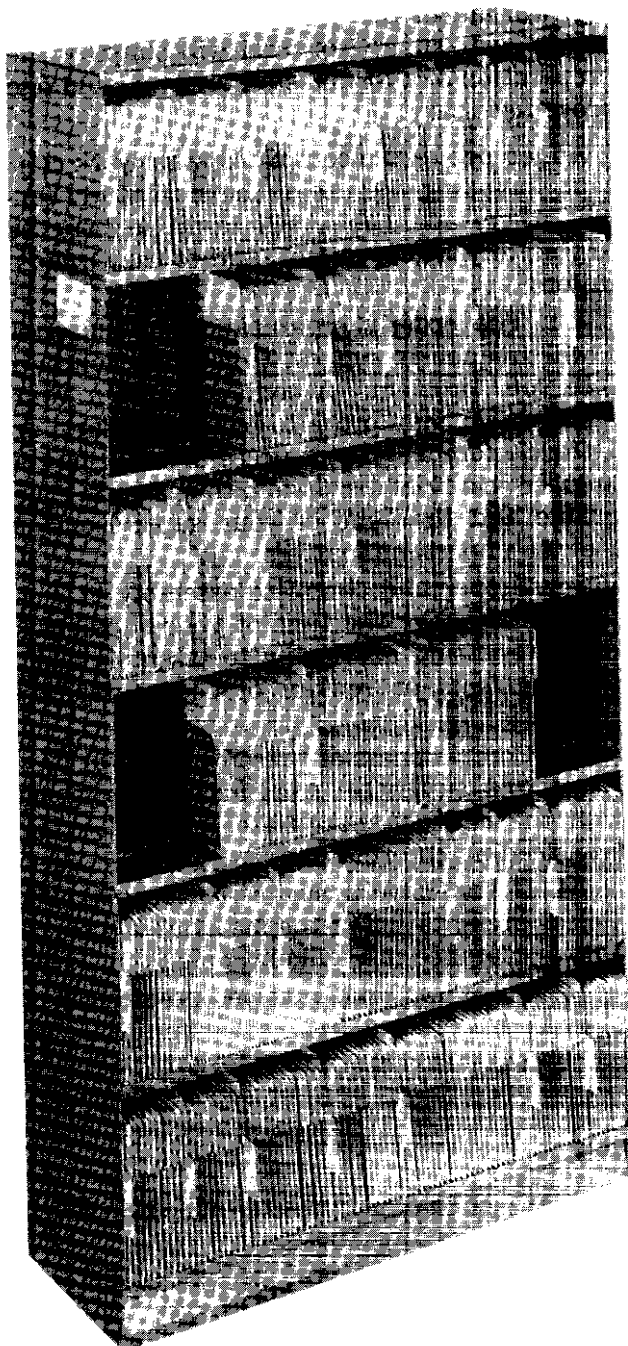
The green card suffices for personnel stationed outside of France who are driving into the country, or they may obtain coverage through what is known as "border insurance," valid for a limited time.

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Converting to shelf filing is simpler today than it was three years ago. One of the main reasons is the introduction of modular shelving. The picture below shows how interlocking modular units of this equipment can be assembled into a section of shelving.



MODULAR SHELVING

The modular interlocking feature of this equipment allows for expansion as additional space is needed, one shelf unit at a time if necessary. Through a three-way interlocking action, units can be added side to side, top to bottom and back to back. No tools are needed; the units lock together quickly and securely to form the solidity of unified construction. The modular feature also eases converting from cabinets to shelving, permitting filing operations to continue uninterrupted during the changeover.

Because of its versatility, modular shelving is particularly adaptable to areas where there are pipes, switch boxes, and columns which would obstruct conventional shelving. Moreover, since modular shelving can be readily dismantled and reassembled with minimum disruption of files, it lends itself to use now and to reuse in the new building.

CREDIT UNION DIVIDEND

The Board of Directors of our Credit Union has declared a dividend of four and one-half percent for funds credited to individual shareholders for the 1959 calendar year. This represents the third consecutive year for which the dividend rate has been set at four and one-half percent.

Dividends are applied only to funds deposited to the credit of shareholders at the end of the year, 31 December 1959. Dividends are not computed for share holdings which were held by the Credit Union during 1959 but which had been withdrawn before 1 January 1960. This procedure is governed by the legislation under which credit unions operate, and is similar to the practice followed by banks and other financial institutions which declare dividends on an annual basis. These observations are made because it is felt that some members of the Credit Union may not have been sufficiently aware that dividends are not granted for funds which were credited to them during most of the calendar year but which may have been withdrawn from the Credit Union for as short a period as a few days before the new year.

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COMPLETED STAFF WORK

There is a tendency on the part of all of us to refer problems in an incomplete, unanalyzed form to our supervisors for solution. The more difficult the problem, the more frequently this occurs. In a large organization such as ours, the volume and complexity of the work require that staff work on any problem be completed before it is passed on to higher authority for approval or action.

Completed staff work may be defined as the study and analysis of a problem by the employee and the presentation of the problem and the recommended solution to his supervisor in such form that all that remains to be done by the supervisor is to indicate his approval or disapproval of the course of action recommended.

The basic principle of completed staff work is that it is the responsibility of the person most familiar with the problem to analyze the problem, assemble the facts, and recommend a solution. Your supervisor should be expected to review the facts and recommendations and to make a final decision, but he should not be expected to analyze the problem, to assemble the facts, or to organize or to rewrite the material.

The concept of completed staff work does not, of course, preclude preliminary consultations between you and your supervisor. The preliminary consultations may be oral, by memorandum, in rough draft, or in staff study format. But regardless of the method of presentation and regardless of whether it is a preliminary or final presentation, you should have analyzed the problem, have the pertinent facts at hand, and have a proposed conclusion or recommendation to offer. All relevant facts available to you, including those which may detract from as well as those which support your argument, must be presented. Your supervisor should never be placed in the position of being required to make a decision from incomplete, inaccurate, or misleading facts.

A useful tool in the presentation of your ideas is the staff study format which is manda-

tory for presenting problems to the Director. It may also be used as a guide in thinking through any problem. The organization of your material in this way (1. Problem, 2. Assumptions, 3. Facts Bearing on the Problem, 4. Discussion, 5. Conclusions, and 6. Recommendations) will serve to clarify your thinking, will aid in the presentation of the problem to your supervisor, and will simplify the preparation of a formal staff study should one prove necessary.

Adherence to the completed staff work concept, including the use of the staff study format where applicable, will result in benefits to you, to your supervisor, and to the Organization.

1. The orderly organization of material will frequently suggest to you the solution to your problem. A conference with your supervisor may prove to be unnecessary, or the conference, if still necessary, will be reduced to a brief discussion, thus saving your time and the time of your supervisor for other important matters.

2. Proper and complete assembly of material will save the time of your supervisor by preventing his having to assemble additional facts or rewrite or reorganize the material.

3. Completeness of presentation will protect your supervisor from making decisions on the basis of inaccurate, incomplete, or misleading information.

4. If you have a suggestion to make, a clear presentation of the material will make its acceptance more likely.

5. If the material involves procedures, a procedure drafted by you will probably be more pertinent and easier for you to follow than one drafted by your supervisor who is less familiar with the details of your problem.

When you have completed your staff work, the final tests are these:

1. If this is an oral presentation, can your supervisor give a simple "yes" or "no" answer without further questioning or discussion?